Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	James First name Russell Middle name Burda Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2259	

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 2 of 57
Case number (if known)

Debtor 1 James Russell Burda

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):		
1. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	_	Business name(s)		
		EINs	-	EINs		
5.	Where you live	700 Laramie Avenue		If Debtor 2 lives at a different address:		
		Glenview, IL 60025 Number, Street, City, State & ZIP Code	-	Number, Street, City, State & ZIP Code		
		Cook		,		
		County	-	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	-	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:		Check one:		
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 3 of 57

Case number (if known) Debtor 1 James Russell Burda

ar	Tell the Court About	Your E	Bankruptcy Ca	ise						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under		Chapter 7							
			Chapter 11							
			Chapter 12							
			Chapter 13							
3.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are p	paying the fe	ee yourself, you ma	y pay with cash, ca	al court for more deta shier's check, or mor credit card or check w	ney
					stallments. If you note (Official Form 1		option, sign and at	tach the <i>Application</i>	for Individuals to Pa	У
) .	Have you filed for bankruptcy within the		lo.							
	last 8 years?	ПΥ	es.							
			District		V	Vhen		Case number		
			District		V	Vhen		Case number		
			District		V	Vhen		Case number		
10.	Are any bankruptcy	■ N	lo							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.							
			Debtor				R	telationship to you		
			District		V	Vhen	c	ase number, if know	wn	
			Debtor				R	delationship to you		
			District	-	V	Vhen	C	case number, if know	wn	
11.	Do you rent your residence?	■ N	lo. Go to I	ine 12.						
		ПΥ	es. Has yo	ur landlord ob	tained an eviction	udgment ag	gainst you?			
				No. Go to line	e 12.					
				Yes. Fill out It		oout an Evic	tion Judgment Aga	inst You (Form 101 <i>i</i>	A) and file it as part o	f

Document Page 4 of 57 Case number (if known) Debtor 1 James Russell Burda Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

Official Form 101

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

needed, why is it needed?

Where is the property?

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 5 of 57

Debtor 1 James Russell Burda

Russell Burda Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 James Russell Burda

Document Page 6 of 57

Case number (if known)

Par	6: Answer These Questi	ons for R	eporting Purposes							
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
			☐ No. Go to line 16b.							
			Yes. Go to line 17.							
		16b.		business debts? Business debts are debts vestment or through the operation of the business						
			□ No. Go to line 16c.							
			☐ Yes. Go to line 17.							
		16c.	State the type of debts you	owe that are not consumer debts or busine	ss debts					
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.						
	Do you estimate that after any exempt property is excluded and	☐ Yes.		Do you estimate that after any exempt propagations available to distribute to unsecured creditors	perty is excluded and administrative expenses ?					
	administrative expenses are paid that funds will		□ No							
	be available for distribution to unsecured creditors?		Yes							
18.	How many Creditors do you estimate that you	1 -49		<u> </u>	<u></u> 25,001-50,000					
	owe?	☐ 50-99		□ 5001-10,000 □ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000					
		□ 100-1 □ 200-9		10,001 23,000	I More than 100,000					
19.	How much do you estimate your assets to	□ \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
	be worth?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion					
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion					
20.	How much do you estimate your liabilities	\$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion					
	to be?		001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion					
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion					
Par	7: Sign Below									
For	you	I have ex	amined this petition, and I de	eclare under penalty of perjury that the infor	mation provided is true and correct.					
				7, I am aware that I may proceed, if eligible relief available under each chapter, and I c						
			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
			cy case can result in fines up	nt, concealing property, or obtaining money to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,					
			es Russell Burda Russell Burda	Signature of Debte	or 2					
			e of Debtor 1	Signature of Debit	JI Z					
		Executed	,	Executed on	A / DD / MAAA					
			MM / DD / YYYY	MI	M / DD / YYYY					

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 7 of 57

Debtor 1 James Russell Burda

Document Page / 01 5 /
Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Raffy A. Kaplan	Date	July 12, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Raffy A. Kaplan 6275234		
Printed name		
Kaplan Bankruptcy Firm, LLC		
Firm name		
25 East Washington St		
Suite 1501		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone (312) 294-8989	Email address	rkaplan@financialrelief.com
6275234 IL		
Par number 9 Ctota		

		Docum	ent Page 8 of 57	
Fill in this infor	mation to identify your	case:		
Debtor 1	James Russell B	urda		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	600,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	56,302.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	656,302.00
Pai	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	567,072.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	14,770.57
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	87,063.04
	Your total liabilities	\$	668,905.61
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	8,009.37
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,159.37
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Case 18-19553 Doc 1 Document

Page 9 of 57
Case number (if known) Debtor 1 James Russell Burda

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9,696.64

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	14,770.57
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	14,770.57

	C	Case 18-19553	Doc 1		07/12/18 ument	Entered 07/12/18	15:33:56	Desc	Main	
Fill	in this info	ormation to identify yo	our case and th							
Deb	otor 1	James Russel	Burda							
		First Name		Name		Last Name				
	otor 2	First Name	N A: al al la	Nama		Lost Name				
	use, if filing)	First Name		e Name		Last Name				
Unit	ted States	Bankruptcy Court for the	e: NORTHER	N DISTE	RICT OF ILLIN	IOIS				
Cas	se number					-			Check if this is an amended filing	
30	chedu	orm 106A/B Ile A/B: Pro	<u> </u>	an asset	only once. If a	n asset fits in more than one c	ategory, list the a	sset in the	12/15	
hink nfor insv	t it fits best. mation. If m wer every qu	Be as complete and accorded space is needed, atta	urate as possibl ach a separate si	le. If two i heet to th	married people iis form. On the	e are filing together, both are e top of any additional pages, v	qually responsible	e for suppl	ying correct	
. Do	o you own o	or have any legal or equit	able interest in a	ıny reside	ence, building,	land, or similar property?				
	No. Go to F	Part 2.								
	Yes. When	e is the property?								
1.1				What	is the property	? Check all that apply				
	700 Lar	amie Avenue			Single-family h	ome	Do not deduct sec	o not deduct secured claims or exemptions. Put e amount of any secured claims on Schedule D: reditors Who Have Claims Secured by Property.		
	Street addre	ss, if available, or other descrip	tion	_	Duplex or mult	i-unit building	the amount of any			
				ī	Condominium	or cooperative	Creditors Who Ha	ve Ciairis S	secured by Property.	
					_					
	Glenvie	w IL 6	60025-0000			or mobile home	Current value of		Surrent value of the	
		· · · · · · · · · · · · · · · · · · ·	ZIP Code		Land		entire property? \$600,00	•	ortion you own? \$600,000.00	
	City	State	ZIP Code		Investment pro Timeshare	ррепу	\$000,000	0.00	\$600,000.00	
					Other				ownership interest y by the entireties, or	
				Who I	nas an interest	in the property? Check one	a life estate), if k		<i>y by the entireties</i> , e.	
					Debtor 1 only		Half Owner w	ith Wife		
	Cook				Debtor 2 only	-				
	County				Debtor 1 and E	Debtor 2 only				
						the debtors and another	Check if this (see instruction		nity property	
				Other	information yo	ou wish to add about this item,	such as local			
				prope	rty identification	on number:				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for

\$600,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 11 of 57
Case number (if known) Document Debtor 1 James Russell Burda 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Nissan Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Altima Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2015 Year: Debtor 2 only Current value of the Current value of the 30,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$20,000.00 \$20,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Nissan Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: Rogue Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model 2018 Debtor 2 only Current value of the Current value of the 6,000 Approximate mileage: entire property? portion you own? ☐ Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$30,000.00 \$30,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$50,000.00 Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... miscellaneous household furniture, furnishings, goods & \$4,000.00 appliances 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

☐ Yes. Describe.....

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 12 of 57

Case number (if known) Document Debtor 1 James Russell Burda 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$2,000.00 necessary wearing apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6,000.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes.....

Fifth Third Bank

Fifth Third Bank

Schedule A/B: Property

Official Form 106A/B

Checking

17.2. Savings

17.1.

\$300.00

\$2.00

page 3

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 13 of 57
Case number (if known) Document Debtor 1 James Russell Burda 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Debtor 1	Case 18-195! James Russell B		Filed 07/12/18 Document	Entered 07/12/18 15:33:56 Page 14 of 57 Case number (if known)	Desc Main			
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement			
Exam _i ■ No		sability insurance poans you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security			
	sts in insurance polici ples: Health, disability,		nealth savings account (I	HSA); credit, homeowner's, or renter's insurar	nce			
■ Yes.	Name the insurance of	ompany of each p Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:			
	_	Lincoln Financ	ial-Term Policy	Melinda Streicker	\$0.00			
If you somed No Yes. 33. Claims Exam No Yes. 34. Other No Yes.	 Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list 							
for P	art 4. Write that numb	er here			\$302.00			
	<u>-</u>			n. List any real estate in Part 1.				
	own or have any legal or to Part 6.	r equitable interest	in any business-related pr	roperty?				
	Go to line 38. escribe Any Farm- and Co	ommercial Fishing-	Related Property You Owi	n or Have an Interest In.				
46. Do you	you own or have an interes u own or have any leg . Go to Part 7. s. Go to line 47.	st in farmland, list it ir	n Part 1.	commercial fishing-related property?				

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 15 of 57

Debtor 1	James Russell Burda	Document	Page 15 of 57 Case number (if known)	
	u have other property of any kind			

00.	Examples: Season tickets, country club membership					
	No					
	Yes. Give specific information					
54.	Add the dollar value of all of your entries from Part 7. Write	that n	umber here			\$0.00
Part	8: List the Totals of Each Part of this Form					
55.	Part 1: Total real estate, line 2					\$600,000.00
56.	Part 2: Total vehicles, line 5		\$50,000.00			
57.	Part 3: Total personal and household items, line 15		\$6,000.00			
58.	Part 4: Total financial assets, line 36		\$302.00			
59.	Part 5: Total business-related property, line 45		\$0.00			
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00			
61.	Part 7: Total other property not listed, line 54	+	\$0.00			
62.	Total personal property. Add lines 56 through 61		\$56,302.00	Copy personal property t	otal	\$56,302.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62					\$656,302.00

Official Form 106A/B Schedule A/B: Property page 6

		1700011110	111 11111. 117 177 177	
Fill in this infor	mation to identify your	case:		
Debtor 1	James Russell Bi	urda		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty You	u Claim a	s Exempt
---------	----------	---------	-----------	-----------	----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$600,000.00		\$15,000.00	735 ILCS 5/12-901
		100% of fair market value, up to any applicable statutory limit	
\$20,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$4,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$300.00		\$150.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$20,000.00 \$2,000.00	\$20,000.00 \$4,000.00 \$2,000.00 \$2,000.00	\$600,000.00 \$15,000.00 \$15,000.00 \$100% of fair market value, up to any applicable statutory limit \$4,000.00 \$100% of fair market value, up to any applicable statutory limit \$4,000.00 \$2,400.00 \$2,400.00 \$2,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$2,000.00 \$100% of fair market value, up to any applicable statutory limit \$2,000.00 \$2,000.00 \$2,000.00 \$100% of fair market value, up to any applicable statutory limit \$300.00 \$100% of fair market value, up to any applicable statutory limit

Entered 07/12/18 15:33:56 Document Page 17 of 57 Debtor 1 James Russell Burda Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Savings: Fifth Third Bank 735 ILCS 5/12-1001(b) \$2.00 \$1.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit **Lincoln Financial-Term Policy** 215 ILCS 5/238 \$0.00 100% Beneficiary: Melinda Streicker Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

3.	Are you	ı clair	ning a	home	estead	exemption	of more	than	\$160,375?

Doc 1

Case 18-19553

Filed 07/12/18

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes Desc Main

	Document	Page 18 d	of 57		
Fill in this information to identify yo	our case:				
Debtor 1 James Russell	I Burdo				
First Name	Middle Name	Last Name			
Debtor 2					
(Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	e: NORTHERN DISTRICT OF ILL	INOIS			
Coop number					
Case number (if known)				☐ Check	if this is an
(led filing
				amene	ica iiii ig
Official Form 106D					
Schedule D: Creditor	s Who Have Claims 🤉	Secured	by Propert	У	12/15
Do an annulate and accounts as wessible	. If the married manuals are filling to get	both ore seve	Ilu vaananaihla fav as	unnhing correct informs	tion If more eness
Be as complete and accurate as possible is needed, copy the Additional Page, fill i					
number (if known).	,			, , ,	
1. Do any creditors have claims secured	by your property?				
☐ No. Check this box and submit	this form to the court with your other	schedules. You	have nothing else t	o report on this form.	
_	•		g c.cc .		
Yes. Fill in all of the information	n below.				
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor has	s more than one secured claim, list the cred	ditor separately	Column A	Column B	Column C
for each claim. If more than one creditor ha			Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabe	etical order according to the creditor's name	Э.	Do not deduct the	that supports this	portion
2.1 Ally Financial	Describe the property that secures t	he claim:	value of collateral. \$16,228.00	claim \$20,000.00	If any \$0.00
Creditor's Name			Ψ10,220.00	Ψ20,000.00	Ψ0.00
	2015 Nissan Altima 30,000 m	illes			
200 Renaissance Center	As of the date you file, the claim is:	Check all that			
Detroit, MI 48243	apply.				
Number, Street, City, State & Zip Code	☐ Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
_	_				
Debtor 1 only		nortgage or secure	ea		
Debtor 2 only	_				
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, med	hanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)	Purchase Mo	ney Security		
community debt	-				
Date debt was incurred 02/2018	Last 4 digits of account numb	per 9293			
O O Mineau Infinite	Danasilia dha sasasada dhada a sasasa d	la alaima	£24.00E.00	00 000 00	co.oo
2.2 Nissan Infinite Creditor's Name	Describe the property that secures t		\$31,985.00	\$30,000.00	\$0.00
Creditor's Name	2018 Nissan Rogue 6,000 mi	ies			
2901 Kinwest Parkway	As of the date you file, the claim is:	Check all that			
Irving, TX 75063	apply.				
	☐ Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Who awas the daht? Check and	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as r	nortgage or secure	ed		
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
$\hfill \square$ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)	Lease			
community debt					
Date debt was incurred 02/20/2018	Last 4 digits of account mumb	or 5750			
Date debt was incurred 02/20/2018	Last 4 digits of account numb	per 5758			

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 19 of 57

Debtor 1 James Russell Burda		Ca	se number (if know)		
First Name Middle Na	ame Last Name				
2.3 SPS, Inc.	Describe the property that secures	the claim:	\$518,859.00	\$600,000.00	\$0.00
Creditor's Name	700 Laramie Avenue Glenvie 60025 Cook County	ew, IL			
P.O. Box 65250 Salt Lake City, UT 84165-0250	As of the date you file, the claim is: apply. Contingent	Check all that			
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only	☐ An agreement you made (such as car loan)	mortgage or secure	ed		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	■ Other (including a right to offset)	First Mortgag	je –		
Date debt was incurred	Last 4 digits of account num	ber			
Add the dollar value of your entries in C	olumn A on this page. Write that num	ber here:	\$567,072.	00	
If this is the last page of your form, add Write that number here:	the dollar value totals from all pages.		\$567,072.	00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Docume	nt Page 20 i	o <u>f 57 </u>		
Fill in this inform	nation to identify your	case:				
Debtor 1	James Russell Bu	ırda				
20010.	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					☐ Check	if this is an
					_	ed filing
000000	. 400E/E					
Official Forn						40/45
		ho Have Unsecue Part 1 for creditors with Pl				12/15
Schedule G: Execu Schedule D: Credit left. Attach the Con name and case nun	tory Contracts and Unexp ors Who Have Claims Sec tinuation Page to this pag	that could result in a claim. ired Leases (Official Form 1) ured by Property. If more sp e. If you have no information secured Claims	06G). Do not include any ace is needed, copy the	y creditors with partially s Part you need, fill it out, i	ecured claims that a number the entries in	re listed in
	ors have priority unsecure					
□ No. Go to P	• •	g ,				
Yes.						
possible, list the Part 1. If more	e claims in alphabetical orde than one creditor holds a pa	is both priority and nonpriority er according to the creditor's na rticular claim, list the other cre see the instructions for this form	ame. If you have more the editors in Part 3.	an two priority unsecured cla		
2.1 Internal	Revenue Service*	Last 4 digits of	account number	\$14,770.57	\$14,770.57	\$0.00
•	editor's Name					· ·
P.O. Bo	x 7346 Iphia, PA 19101-734	When was the	debt incurred?			
	treet City State Zlp Code		ou file, the claim is: Cho	eck all that apply		
Who incurred	d the debt? Check one.	☐ Contingent				
Debtor 1 o	only	☐ Unliquidated				
Debtor 2 o	only	☐ Disputed				
Debtor 1 a	and Debtor 2 only	•	ITY unsecured claim:			
At least or	ne of the debtors and anothe	er Domestic su	pport obligations			
_	his claim is for a commu	_	ertain other debts you owe	e the government		
	subject to offset?	<u> </u>	eath or personal injury whi	•		
■ No	•	☐ Other. Speci	fv	•		
☐ Yes		_ = ===================================	2014, 2015 and	2017 taxes		
Dort 2: Liet Al	II of Your NONPRIORIT	V Unacquired Claims				
		cured claims against you?				
•		,				
	ve nothing to report in this p	art. Submit this form to the cou	urt with your other schedu	ies.		
Yes.						
unsecured clair	m, list the creditor separately	aims in the alphabetical order for each claim. For each claims the other creditors in Part 3	m listed, identify what type	e of claim it is. Do not list cla	ims already included	in Part 1. If more

Official Form 106 E/F

Total claim

Document Page 21 of 57 Debtor 1 James Russell Burda Case number (if know) 4.1 \$4,950.86 Capital One Last 4 digits of account number 4268 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? 03/2015 Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.2 **Capital One** Last 4 digits of account number 3406 \$3,359.04 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? 02/2015 Salt Lake City, UT 84130-0281 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases ☐ Yes Other. Specify 4.3 **Capital One** Last 4 digits of account number 4271 \$976.69 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? 04/2015 Salt Lake City, UT 84130-0281 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

Debts to pension or profit-sharing plans, and other similar debts

Document Page 22 of 57 Debtor 1 James Russell Burda Case number (if know) 4.4 \$954.43 Capital One Last 4 digits of account number 2074 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? 09/2010 Salt Lake City, UT 84130-0281 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes 4.5 Citi Last 4 digits of account number 5496 \$1,469.31 Nonpriority Creditor's Name P.O. Box 6241 When was the debt incurred? 08/2016 Sioux Falls, SD 57117 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases ☐ Yes Other. Specify 4.6 Citi AAdvantage Last 4 digits of account number \$770.32 7823 Nonpriority Creditor's Name P.O. Box 6241 When was the debt incurred? Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not

■ No
□ Yes

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Entered 07/12/18 15:33:56 Case 18-19553 Doc 1 Filed 07/12/18 Desc Main

Page 23 of 57 Document Debtor 1 James Russell Burda Case number (if know) 4.7 \$13,911.38 Citibank, N.A. Last 4 digits of account number 7921 Nonpriority Creditor's Name P.O. Box 6181 When was the debt incurred? 10/2017 Sioux Falls, SD 57117 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Personal Loan ☐ Yes 4.8 **Credit One Bank** Last 4 digits of account number 5589 \$1,311.35 Nonpriority Creditor's Name P.O. Box 98875 When was the debt incurred? 09/2014 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases ☐ Yes Other. Specify 4.9 **DSNB Bloomingdales** Last 4 digits of account number 1333 \$1,312.86 Nonpriority Creditor's Name P.O. Box 8218 When was the debt incurred? 11/2016 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

Official Form 106 E/F

■ No ☐ Yes ☐ Student loans

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 24 of 57

Case number (if know) Debtor 1 James Russell Burda 4.1 **Elastic Loan** 9728 \$3,500.00 Last 4 digits of account number 0 Nonpriority Creditor's Name c/o Republic Bank & Trust When was the debt incurred? Company P.O. Box 950276 Louisville, KY 40295 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Personal Loan** Other, Specify 4.1 0653 **FNB Omaha/American Express** \$4,884.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 3412 When was the debt incurred? 10/2014 Omaha, NE 68197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit card purchases ☐ Yes 4.1 **Lending Club** 1022 \$3,111.76 Last 4 digits of account number Nonpriority Creditor's Name 71 Stevenson When was the debt incurred? 12/2016 Ste. 300 San Francisco, CA 94105 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Personal Loan ☐ Yes

Document Page 25 of 57 Case number (if know) Debtor 1 James Russell Burda 4.1 **Lending Club** 0532 \$328.27 Last 4 digits of account number 3 Nonpriority Creditor's Name 71 Stevenson When was the debt incurred? 08/2015 Ste. 300 San Francisco, CA 94105 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Personal Loan 4.1 Loan Depor 4885 \$17,792.54 Last 4 digits of account number Nonpriority Creditor's Name 07/17/2017 When was the debt incurred? Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Personal Loan** Other. Specify 4.1 OneMain 3924 \$7.525.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 1010 When was the debt incurred? 04/2018 Evansville, IN 47706 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Personal Loan

Debtor	1 James Russell Burda	Document Page 2	6 of 57 Case number (if know)	
	James Rassen Baraa			
4.1 6	Sofi Lending Corp.	Last 4 digits of account number	6253	\$11,728.71
	Nonpriority Creditor's Name 375 Healdsburg Avenue Healdsburg, CA 95448	When was the debt incurred?	01/26/2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Personal Lo	oan	
4.1	Syncb/Marvel	Last 4 digits of account number	9715	\$2,735.40
	Nonpriority Creditor's Name	_		
	P.O. Box 965022	When was the debt incurred?	04/2017	
	Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	Debtor 1 only	Пол		
		☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit card	purchases	
4.1	U.S. Bank		6697	\$6.441.12
8	Nonpriority Creditor's Name	Last 4 digits of account number		ΨO,441.12
	4325 17th Avenue South MT 59125	When was the debt incurred?	04/2017	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_ '	<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	u Ciaiiii.	
	☐ Check if this claim is for a community	_		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Name and Address

■ No

☐ Yes

On which entry in Part 1 or Part 2 did you list the original creditor?

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

report as priority claims

Is the claim subject to offset?

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 18-19553 Debtor 1 James Russell Burda	Doc 1	Filed 07/12/18 Document	Entered 07/12/18 15:33:56 Desc Main Page 27 of 57 Case number (if know)
Citibusiness Card P.O. Box 9001037 Louisville, KY 40290-1037		ne 4.6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address D. Patrick Mullarkey Tax Division (DOJ) P.O. Box 55, Ben Franklin Statio Washington, DC 20044	Lir n	n which entry in Part 1 or line 2.1 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address First National Bank Omaha P.O. Box 2557 Omaha, NE 68103-2557	Lir	n which entry in Part 1 or leee 4.11 of (Check one):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service 575 N. Pennsylvania Street M/S SB380 Indianapolis, IN 46204	Lir	n which entry in Part 1 or I ne 2.1 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317	Lir	n which entry in Part 1 or Ine 2.1 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service 230 S. Dearborn, MS 4401 Attn: D.R. Calhoun-1248182 Chicago, IL 60604	Lir	n which entry in Part 1 or line 2.1 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Internal Revenue Service 2970 Market Street Mail Stop 5-Q30.133 Philadelphia, PA 19104-5016	Lir	n which entry in Part 1 or I ne 2.1 of (<i>Check one</i>):	Part 2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Philadelphia, PA 19104-5016 Part 4: Add the Amounts for Each	Type of Uns	ecured Claim	• •

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 14,770.57
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 14,770.57
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 87,063.04

Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Case 18-19553 Doc 1 Page 28 of 57 Case number (if know) Document

Debtor 1 James Russell Burda

Total Nonpriority. Add lines 6f through 6i.

6j. \$ 87,063.04

		I A A J II I I I I		
Fill in this infor	rmation to identify your	case:		
Debtor 1	James Russell B	urda		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Nissan Infinite
2901 Kinwest Parkway
Irving, TX 75063

State what the contract or lease is for
Automobile Lease

		Docume	nt Page 30 of 57	
Fill in th	is information to identify your	case:		
Debtor 1	James Russell B	ırda		
	First Name	Middle Name	Last Name	
Debtor 2		Middle Norse	Last Name	
(Spouse if,	filing) First Name	Middle Name	Last Name	
United S	tates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case nui	mber			
(if known)				☐ Check if this is an
				amended filing
Offici	al Form 106H			
		obtoro		
<u>scne</u>	dule H: Your Cod	eptors		12/15
ill it out, your nam 1. Do N You 2. W Arizo N You 3. In Coin lir	and number the entries in the ne and case number (if known) or you have any codebtors? (If the second part of the second part o	boxes on the left. Attach. Answer every question. you are filing a joint case, of a lived in a community property Nevada, New Mexico, Pueuse, or legal equivalent lived ors. Do not include your fithat person is a guarantee.	the Additional Page to this page. do not list either spouse as a codebto perty state or territory? (Commun erto Rico, Texas, Washington, and W with you at the time? spouse as a codebtor if your spousor or cosigner. Make sure you hav alle G (Official Form 106G). Use Sci	nity property states and territories include
	Name, Number, Street, City, State and Zl	P Code		all schedules that apply:
3.1	Melinda Streicker 700 Laramie Avenue Glenview, IL 60025		■ Sche	edule D, line <u>2.3</u> edule E/F, line
3.2	Melinda Streicker 700 Laramie Avenue Glenview, IL 60025		■ Sche	edule D, line edule E/F, line2.1 edule G I Revenue Service*

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 31 of 57

Fill in this informa	tion to identify your case:	
Debtor 1	James Russell Burda	
Debtor 2 (Spouse, if filing)		
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number		Check if this is:
(If known)		☐ An amended filing
		A supplement showing postpetition chapter 13 income as of the following date:
Official Fo	rm 106l	MM / DD/ YYYY
0 - 1 1 1 -	L. Varra la carra	, 22,

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job,	Empleyment status	■ Employed	■ Employed
attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
employers.	Occupation	Chief Revenue Officer	
Include part-time, seasonal, or self-employed work.	Employer's name	Chicago Women's Basketball	GHG Management, LLC
Occupation may include student or homemaker, if it applies.	Employer's address	2301 South Lake Shore Drive Chicago, IL 60616	477 Elm Street Highland Park, IL 60035
	How long employed ti	here? 3 1/2 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 9,166.67 529.98 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. +\$ 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 9,166.67 529.98

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 32 of 57

Deb	tor 1	James Russell Burda	-	C	ase r	number (<i>if known</i>)				
					For	Debtor 1		Debtor filing s		
	Сор	y line 4 here	4.		\$	9,166.67	\$		529.98	
5.	List	all payroll deductions:								
	5a. 5b. 5c.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5a. 5b. 5c.		\$ \$ \$	2,010.71 0.00 0.00	\$ 		66.78 0.00 0.00	- -
	5d. 5e. 5f. 5g.	Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5d 5e 5f. 5g		\$ \$ \$	0.00 323.79 0.00 0.00	\$ \$ \$		0.00 0.00 0.00 0.00	- - -
	5h.	Other deductions. Specify:	_ 5h	.+	\$	0.00	+ \$		0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	2,334.50	\$		66.78	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	:	\$	6,832.17	\$		463.20	
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	8c. 8d. 8e.		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ +		0.00 0.00 0.00 0.00 714.00 0.00 0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		714.00)
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	(5,832.17 + \$	1,1	77.20	= \$	8,009.37
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe		,	•	•	chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$	8,009.37
13.	Do y	vou expect an increase or decrease within the year after you file this form. No.	?						Combir monthly	ned y income

Schedule I: Your Income

page 2

Official Form 106I

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 33 of 57

Fill	in this information to identify your case:		l		
Deb	otor 1 James Russell Burda		Ched	ck if this is:	
	otor 2			An amended filing A supplement show 13 expenses as of	ving postpetition chapter
` '	, 3,	nie.	_	MM / DD / YYYY	
	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	JIS		אואו / טט / א א א	
	se number known)				
	fficial Form 106J				
	chedule J: Your Expenses	- Cilia a ta sath an h	- (1	- 11	12/1
info	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this f mber (if known). Answer every question.				
Par	rt 1: Describe Your Household Is this a joint case?				
١.	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?				
	☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	tor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.			<u> </u>	□ Yes □ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include ■ No	-			□ res
	expenses of people other than yourself and your dependents?				
Est exp	tt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless your benses as of a date after the bankruptcy is filed. If this is a suppliplicable date.				
the	clude expenses paid for with non-cash government assistance if a value of such assistance and have included it on Schedule I: Yesticial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgag	e 4. \$		2,705.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	}	0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		40.00
5.	 4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as hor 	me equity loans	4d. \$ 5. \$		0.00
o.	reactional inorthago paymonts for your residence, Such as Hul	no caany idana	υ. ψ		v.uu

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 34 of 57

or 1	James Russell Burda	Case num	ber (if known)	
Utilit	ies:			
6a.	Electricity, heat, natural gas	6a.	\$	225.00
6b.	Water, sewer, garbage collection	6b.	\$	100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	54.00
6d.	Other. Specify: Trash and Recycling	6d.	\$	20.00
	Cable & Internet		\$	280.00
Food	and housekeeping supplies		·	500.00
	Icare and children's education costs	8.		0.00
	ning, laundry, and dry cleaning	9.		134.00
	onal care products and services	10.	· -	90.00
	cal and dental expenses	11.	·	300.00
	sportation. Include gas, maintenance, bus or train fare.	11.	Ψ	300.00
	ot include car payments.	12.	\$	420.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	· · · · · · · · · · · · · · · · · · ·	13.29
	itable contributions and religious donations	14.		150.00
Insu			<u> </u>	130.00
	of include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	199.00
	Health insurance	15b.	· -	0.00
15c.	Vehicle insurance	15c.	· -	194.00
	Other insurance. Specify: Personal Property	15d.	·	46.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ť ———	40100
Spec		16.	\$	0.00
	Ilment or lease payments:		•	0.00
	Car payments for Vehicle 1	17a.	\$	386.63
	Car payments for Vehicle 2	17b.	\$	302.45
	Other Specific	17c.	·	0.00
	Other. Specify:	17d.		0.00
	payments of alimony, maintenance, and support that you did not report as		<u> </u>	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Spec		19.		
. Othe	r real property expenses not included in lines 4 or 5 of this form or on School	edule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
	r: Specify:		+\$	0.00
	y.		- +	0.00
	ulate your monthly expenses			
	Add lines 4 through 21.		\$	6,159.37
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	6,159.37
0-1				<u> </u>
	ulate your monthly net income.	00:	c	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· -	8,009.37
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	6,159.37
00	College of the second management of the second			
23c.	Subtract your monthly expenses from your monthly income.	23c.	\$	1,850.00
	The result is your monthly net income.	230.	T	.,000.00
Do y For e	ou expect an increase or decrease in your expenses within the year after your expenses within the year after your car loan within the year or do you expect you	ou file this	s form? payment to increas	e or decrease because
	cation to the terms of your mortgage?		, , : : : : : : : : : : : : : : : : : :	
ПΥ	S. Lapiaiii liele.			

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 35 of 57

Fill in this inter					
FIII IN this infor	mation to identify your	case:			
Debtor 1	James Russell B		Loot Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For					
Declarat	tion About a	an Individual	Debtor's Sc	hedules	12/15
	8 U.S.C. §§ 152, 1341, 1 In Below				
Did you pa	ay or agree to pay some	eone who is NOT an attorn	ey to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				otcy Petition Preparer's Notice, d Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the summ	nary and schedules file	d with this declaration a	nd
X /s/ Jan	nes Russell Burda		X		
	Russell Burda ure of Debtor 1		Signature of	Debtor 2	
Date	July 12, 2018		Date		

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 36 of 57

	in this inform	estion to identify you				
		nation to identify you				
Det	otor 1	James Russell E	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Bar	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
	se number				_	Check if this is an amended filing
Sta Be a info	s complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write yo	
	<u> </u>	,	arital Status and Where You	ı Lived Before		
1.	What is your	current marital statu	ıs?			
	■ Married □ Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. state					ity property state or territor co, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2 Explain	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$127,987.16	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 37 of 57
Case number (if known) Document

Debtor 1 James Russell Burda

Debtor 1 Sources of income Gross income (before deductions and society) Check all that apply. Check all that apply Check all											
Check all that apply.					Debtor 1			Debtor 2			
Clanuary 1 to December 31, 2017 Donuses, tips Donuses, t						(befor	e deductions and			(before deductions	
For the calendar year before that: (January 1 to December 31, 2016) Wages, commissions, bonuses, tips Operating a business Operating a business				31, 2017)	_	23, 6611111113515113,					
Clanuary 1 to December 31, 2016 Docuses, tips					☐ Operating a business			☐ Operatir	g a business		
5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that Income is taxable. Examples of other income are alimony; child support; Social Security, unemployment and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Sources of income Describe below. Debtor 2 Sources of income Describe below. Describe below. Describe below. Describe below. Describe below. Describe below. Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425° or more? No. Go to line 7. List below each creditor to whom you paid a total of \$6,425° or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an automey for this bankruptcy case. Subject to adjustment on 40/11/9 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments to an att							\$192,081.00				
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalities; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Sources of income Describe below. Describe below. Gross income from each source (before deductions and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425" or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425" or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. "Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. No. Go to line 7. No. Go to line 7. Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Payments to an attorney for this bankruptcy case. Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.					☐ Operating a business			☐ Operatir	g a business		
Sources of income Describe below. Gross income from each source (before deductions and exclusions)		and other winnings. List each s	public benef If you are fili source and t	it payments; ng a joint cas he gross inco	pensions; rental income; inter e and you have income that y	rest; divid you receiv	ends; money collected together, list it	cted from laws	uits; royalties; ar er Debtor 1.		
Sources of income Describe below. Gross income from each source (before deductions and exclusions)					Dobtor 1			Dobtor 2			
Exercise Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts. No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for					Sources of income	each :	source e deductions and	Sources of		(before deductions	
6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for	Par	t 3: List	Certain Pa	yments You	Made Before You Filed for I	Bankrup	tcv				
The state of the s	6.	□ No.	Neither Deindividual puring the No. Yes * Subject to During the During the No.	ebtor 1 nor D orimarily for a 90 days befo Go to line 7 List below e paid that cre not include to adjustment or Debtor 2 o 90 days befo Go to line 7 List below e include pay	ebtor 2 has primarily consupersonal, family, or household re you filed for bankruptcy, dieself to be a consumer of the consume	d you pay d a total of the bankris after the dyou pay d you pay	e." y any creditor a total of \$6,425* or more mestic support obliquetcy case. at for cases filed or ts. y any creditor a total of \$600 or more an	al of \$6,425* or in one or more gations, such a or after the data of \$600 or m	more? payments and to see child support and the of adjustment ore?	the total amount you and alimony. Also, do t.	
		Creditor'	s Name and	l Address	Dates of payme	ent		,		payment for	

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main

Page 38 of 57
Case number (if known) Document Debtor 1 James Russell Burda

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	No No								
	Yes. List all payments to an insider. Insider's Name and Address	Dates of navment	Total amount	Amount you	Passan for	this novement			
	insider's Name and Address	Dates of payment	paid	Amount you still owe	Reason for	this payment			
3.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cosi No Yes, List all payments to an insider	• • • • • • • • • • • • • • • • • • • •	nents or transfer a	ny property on ac	ccount of a d	ebt that benefited an			
	☐ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment			
	insider's Name and Address	Dates of payment	paid	still owe	Include cred				
Par	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures							
	Within 1 year before you filed for bankrupto List all such matters, including personal injury of modifications, and contract disputes. No Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case			
10.	Within 1 year before you filed for bankruptor Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		rty repossessed, fo	oreclosed, garnis	hed, attache	d, seized, or levied? Value of the			
		Explain what happened				property			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becannot be a second by the second bankrup accounts or refuse to make a payment becannot be a second by the second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup accounts or refuse to make a payment becannot be a second bankrup account by a second bankrup account be a second bankrup account by a second bankrup acco	tcy, did any creditor, incl		ancial institution	, set off any a	amounts from your			
	Creditor Name and Address	Describe the action the	creditor took	Date a	action was	Amount			
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes								
Par	rt 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	with a total value	of more than \$600	0 per person	?			
				Dates the gi	you gave fts	Value			
	Person to Whom You Gave the Gift and Address:								

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Page 39 of 57 Case number (if known) Document Debtor 1 James Russell Burda 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You \$1,500.00 July 10, 2018 Kaplan Bankruptcy Firm, LLC **Attorney Fees** 25 East Washington St **Suite 1501** Chicago, IL 60602 rkaplan@financialrelief.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of

Address transferred or transfer was payment made

Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer Description and value of Describe any property or Date transfer was payments received or debts Address property transferred made paid in exchange Person's relationship to you

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 40 of 57
Case number (if known) Document

Debtor 1 James Russell Burda

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)							
	■ No □ Yes	. Fill in the details.						
	Name of trust		Description and	Description and value of the property transferred				ate Transfer was
Pai	t 8: Li	st of Certain Financial Accounts, Ins	struments, Safe Deposi	it Boxes, and S	torage Uni	ts		
20.		year before you filed for bankrupto	y, were any financial ac	ccounts or inst	ruments he	eld in your name, or for	your	benefit, closed,
	Include houses,	oved, or transferred? checking, savings, money market, o pension funds, cooperatives, assoc				it; shares in banks, cred	dit un	ions, brokerage
	■ No □ Yes	s. Fill in the details.						
		f Financial Institution and S (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No							
		s. Fill in the details.			_			-
		of Financial Institution S (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents		Do you still have it?
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?							
	■ No							
	☐ Yes	s. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents			Do you still have it?
Pai	t 9:	entify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.							
	■ No							
	☐ Yes	s. Fill in the details.						
	Owner's	s Name S (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property		Value
Pai	t 10: Gi	ve Details About Environmental Info	ormation					
For	the purp	ose of Part 10, the following definition	ons apply:					
	toxic su	mental law means any federal, state bstances, wastes, or material into th ons controlling the cleanup of these	ne air, land, soil, surfac	e water, groun	• .			

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Page 41 of 57
Case number (if known) Document

Debtor 1 James Russell Burda

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any i	release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or administ	trative proceeding under any envir	onmental law? Include settlements a	and orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or Conn	nections to Any Business							
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have any	of the following connections to any	/ business?					
	☐ A sole proprietor or self-employed in a tr	rade, profession, or other activity, e	either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	No. None of the above applies. Go to Part 12.								
	☐ Yes. Check all that apply above and fill in th	e details below for each business.							
		scribe the nature of the business	Employer Identification number						
	Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Name of accountant or bookkeeper Dates business existed								
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.								
	■ No □ Yes. Fill in the details below.								
	Name Date Issued Address (Number, Street, City, State and ZIP Code)								

Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Case 18-19553 Page 42 of 57
Case number (if known) Document

Debtor 1 James Russell Burda

d any attachments, and I declare under penalty of perjury that the answers concealing property, or obtaining money or property by fraud in connectio isonment for up to 20 years, or both.
re of Debtor 2
ffairs for Individuals Filing for Bankruptcy (Official Form 107)?
elp you fill out bankruptcy forms?
ī

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$1,500.00 toward the flat fee, leaving a balance due of \$2,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 07 12 2018

Signed:

James Russell Burda

Raffy A. Kaplan 6275234

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

Case 18-19553 Doc 1 Filed 07/12/18 Entered 07/12/18 15:33:56 Desc Main Document Page 53 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	James Russell Burda		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPENS	SATION OF ATTORN	EY FOR DE	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of of the debtor (s).	of the petition in bankruptcy, or a	greed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received		\$	1,500.00		
	Balance Due		\$	2,500.00		
2.	\$ 310.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compens	sation with any other person unle	ess they are members	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensatio copy of the agreement, together with a list of the names					
6.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspects of	the bankruptcy c	ase, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] 					
7.	By agreement with the debtor(s), the above-disclosed fee do	oes not include the following ser	vice:			
		CERTIFICATION				
	I certify that the foregoing is a complete statement of any agoankruptcy proceeding.	greement or arrangement for pay	ment to me for re	epresentation of the debtor(s) in		
١.	July 12, 2018	/s/ Raffy A. Kaplan				
_	Date	Raffy A. Kaplan 6275	5234			
		Signature of Attorney Kaplan Bankruptcy F	Firm, LLC			
		25 East Washington				
		Suite 1501 Chicago, IL 60602				
		(312) 294-8989 Fax:		5		
		rkaplan@financialre	lief.com			
		Name of law firm				

United States Bankruptcy Court Northern District of Illinois

In re James Russ	James Russell Burda	Debtor(s)	Case No. Chapter	13
	VER	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	30
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	July 12, 2018	/s/ James Russell Burda James Russell Burda Signature of Debtor		

Ally Financial 200 Renaissance Center Detroit, MI 48243

Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281

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Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281

Citi P.O. Box 6241 Sioux Falls, SD 57117

Citi AAdvantage P.O. Box 6241 Sioux Falls, SD 57117

Citibank, N.A. P.O. Box 6181 Sioux Falls, SD 57117

Citibusiness Card P.O. Box 9001037 Louisville, KY 40290-1037

Credit One Bank P.O. Box 98875 Las Vegas, NV 89193

D. Patrick Mullarkey Tax Division (DOJ) P.O. Box 55, Ben Franklin Station Washington, DC 20044 DSNB Bloomingdales P.O. Box 8218 Mason, OH 45040

Elastic Loan c/o Republic Bank & Trust Company P.O. Box 950276 Louisville, KY 40295

First National Bank Omaha P.O. Box 2557 Omaha, NE 68103-2557

FNB Omaha/American Express P.O. Box 3412 Omaha, NE 68197

Internal Revenue Service 575 N. Pennsylvania Street M/S SB380 Indianapolis, IN 46204

Internal Revenue Service 2970 Market Street Mail Stop 5-Q30.133 Philadelphia, PA 19104-5016

Internal Revenue Service 230 S. Dearborn, MS 4401 Attn: D.R. Calhoun-1248182 Chicago, IL 60604

Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317

Internal Revenue Service*
P.O. Box 7346
Philadelphia, PA 19101-7346

Lending Club 71 Stevenson Ste. 300 San Francisco, CA 94105 Lending Club
71 Stevenson
Ste. 300
San Francisco, CA 94105

Loan Depor

Nissan Infinite 2901 Kinwest Parkway Irving, TX 75063

Nissan Infinite 2901 Kinwest Parkway Irving, TX 75063

OneMain P.O. Box 1010 Evansville, IN 47706

Sofi Lending Corp. 375 Healdsburg Avenue Healdsburg, CA 95448

SPS, Inc. P.O. Box 65250 Salt Lake City, UT 84165-0250

Syncb/Marvel P.O. Box 965022 Orlando, FL 32896

U.S. Bank 4325 17th Avenue South MT 59125